

METLIFE NEWS VOLUME 1 #2

MARVIN SCOTT: COMING UP ON THIS SECOND EDITION OF METLIFE NEWS IS A FINAL DECISION IS MADE ON A COURT CASE THAT COULD MEAN \$2.3 BILLION IN NEW ASSETS AND 165,000 NEW CUSTOMERS FOR METLIFE.

CLAIRE CARTER: AND METLIFE CLINCHES A \$6.5 BILLION GROUP LIFE INSURANCE SALE TO CHEVRON. IT IS THE BIGGEST GROUP SALE EVER. THESE, AND OTHER STORIES WHEN METLIFE NEWS CONTINUES.

[COMMERCIAL] FOR OVER A HUNDRED YEARS METROPOLITAN LIFE HAS BEEN KNOWN FOR LEADERSHIP IN THE FIELD OF LIFE INSURANCE. BUT THERE'S A LOT MORE TO METLIFE THAN THAT. THERE'S ALSO HEALTH INSURANCE, AUTO INSURANCE, HOMEOWNER'S INSURANCE, AND RETIREMENT PLANS. NO MATTER WHAT KIND OF INSURANCE PROTECTION YOU NEED, ALL YOU HAVE TO REMEMBER IS THIS FACE AND THE NAME, METROPOLITAN LIFE. GET MET. IT PAYS. [PAUSE]

MALE SPEAKER: NOW, METLIFE NEWS, WITH MARVIN SCOTT AND CLAIRE CARTER.

MARVIN SCOTT: IN LITTLE ROCK, ARKANSAS, A CASE INVOLVING 100,000 BALDWIN UNITED POLICYHOLDERS IS NEARING COMPLETION. THE CASE CONCERNS METLIFE'S TWO YEAR EFFORT TO RESCUE THE \$3.2 BILLION ANNUITY BUSINESS OF BALDWIN UNITED, A FINANCIAL SERVICES COMPANY THAT FILED FOR BANKRUPTCY IN 1983.

CLAIRE CARTER: A KEY TURNING POINT IN THE ARKANSAS CASE CAME LAST JUNE. THAT'S WHEN ARKANSAS INSURANCE COMMISSIONER, ROBERT EUBANKS, TOLD THE COURT HE FAVORED THE METLIFE RESCUE PROPOSAL OVER A CO-UNTEROFFER BY SUN LIFE. SUN LIFE IS A SUBSIDIARY OF KAUFMAN AND BROAD, A LOS ANGELES BASED INSURANCE AND REAL ESTATE FIRM. ACCORDING TO EXECUTIVE VICE PRESIDENT, WILLIAM POORTVLIET, [PHONETIC] IT'S BEEN AN UNPRECEDENTED SITUATION.

POORTVLIET: IT'S GOOD TO SEE IT BEGINNING TO TAKE SHAPE. IT'S BEEN A VERY COMPLEX SITUATION, NOT JUST IN TERMS OF THE INSOLVENCY AND THE COMPLICATED TECHNICALITIES, BUT IN TERMS OF THE NUMBER OF PLAYERS THAT WE'VE HAD TO NEGOTIATE WITH TO PULL THE DEAL TOGETHER. WE BEGAN WITH THE INSURANCE INDUSTRY. WE NOW HAVE 61 COMPANIES THAT ARE SOLIDLY BEHIND US. WE HAD TO NEGOTIATE WITH THE SECURITIES BROKERS WHO HAD SOLD THESE POLICIES TO THE POLICYHOLDERS. WE HAD TO NEGOTIATE WITH THE ATTORNEYS GENERAL OF 50 STATES WHO WERE THREATENING LAWSUITS AGAINST THE BROKERS, THE PLAINTIFFS' COUNSEL, REPRESENTING A HUNDRED THOUSAND OF THE POLICYHOLDERS WHO WAS IN ON NEGOTIATING SESSIONS, THE COMMISSIONERS THEMSELVES, IN ARKANSAS AND INDIANA.

MARVIN SCOTT: SO FAR THE ARKANSAS CASE IS FOLLOWING A PATTERN SIMILAR TO THAT SET IN INDIANA, WHERE METLIFE WON A VICTORY IN COURT OVER SUN LIFE ON APRIL 25TH. IN INDIANA, \$1.2 BILLION WERE AT STAKE. THEY REPRESENTED THE ASSETS OF 65,000 BALDWIN UNITED POLICYHOLDERS ACROSS THE COUNTRY. THE INDIANA STATE COURT RULED FOR THE METLIFE PROPOSAL. AFTER THAT, STATE'S INSURANCE COMMISSIONER, HARRY AKIN, [PHONETIC] TESTIFIED THE METLIFE PROPOSAL WAS SUPERIOR TO SUN LIFE'S. AKIN BASED HIS JUDGMENT ON THE ADVICE OF STANLEY TULAN, [PHONETIC] AN OUTSIDE INDEPENDENT ACTUARY HIRED BY AKIN, AND LATER USED BY THE ARKANSAS INSURANCE COMMISSIONER. CLAIRE.

CLAIRE CARTER: WHAT MADE THE METLIFE OFFER SUPERIOR? METLIFE'S FINANCIAL STRENGTHS, STABILITY, EXPERIENCE, AND THE QUALITY OF ITS ASSETS WERE ALL DETERMINING FACTORS IN THE INDIANA DECISION. IN THAT DECISION, JUDGE JOHN RYAN CITED, AND I QUOTE, INADEQUACIES IN THE PROPOSED CAPITAL AND SURPLUS OF SUN LIFE GUARANTEE CORPORATION UNDER CERTAIN

ECONOMICAL SCENARIOS AND A LACK OF SUBSTANCE IN THE KAUFMAN AND BROAD INCORPORATED BACKUP GUARANTEE.

MARVIN SCOTT: THE METLIFE TEAM IN CHARGE OF THE BALDWIN UNITED RESCUE IS HEADED BY EXECUTIVE VICE PRESIDENT WILLIAM POORTVLIET. ITS EFFORTS BEGAN MORE THAN TWO YEARS AGO WHEN THE BALDWIN UNITED RESCUE LOOKED DIFFICULT AT BEST, AND LONG BEFORE SUN LIFE EXPRESSED ANY INTEREST IN THE CASE. IT TOOK YEARS OF HARD WORK TO COME UP WITH A PLAN ACCEPTABLE TO ALL PARTIES.

FROM THE VERY BEGINNING, POORTVLIET STRESSED SIX PRINCIPLES HE SAID WERE NECESSARY FOR SUCCESS: PERSISTENCE, STAYING IN THE GAME NO MATTER WHAT. PREPARATION, BEING FULLY PREPARED, A STEP AHEAD OF THE OTHER GUY. CREDIBILITY. HAMMER HOME THAT METLIFE CAN DELIVER ON ITS COMMITMENTS. TEAM WORK. THE DEDICATION OF EACH MEMBER OF THE TEAM TO EXCEL. POSITION. THE ABILITY TO THINK AHEAD AND NOT GET BOXED IN. AND DEDICATION. THE WILLINGNESS TO WORK AS LONG AND AS HARD AS NECESSARY TO SUCCEED.

RECENTLY, POORTVLIET COMMENTED ON THE QUALITY OF THE TEAM ITSELF. POORTVLIET: THE CONCEPT OF TEAMWORK THAT EVOLVED IN OUR GROUP WAS MORE THE CONCEPT OF A PARTNERSHIP. IN A GOOD PARTNERSHIP, WHEN THE GOING GETS TOUGH, EVERYBODY CHIPS IN AND HELPS THE OTHER FELLOW, AND THAT'S WHAT WE HAD FOR TWO YEARS WITH THIS GROUP. WE HAD EXCELLENT TEAMWORK. IT WAS LIKE A PARTNERSHIP. WE HAD JOHN TWEEDY, OUR CHIEF ACTUARY, HANDLING THE PRICING AND FINANCIAL MATTERS. WE HAD ALLEN LAZERESQUE [PHONETIC] HANDLING THE LEGAL MATTERS. WE HAD BILL MULLEN FROM GOVERNMENT RELATIONS WORKING WITH US ON THE GOVERNMENT RELATIONS ASPECTS, AND WE HAD NICK LATRENTA, [PHONETIC] WHO IS A LAWYER BY TRAINING BUT WORKED WITH US ON ALL OF THESE ASPECTS AND WAS VERY HELPFUL IN DEALING WITH MANY OF THE OTHER PARTIES, IN PARTICULAR WITH THE GUARANTEE FUNDS OF 36 STATES.

AND SO, THIS TEAM STAYED WITH IT INTACT FOR OVER TWO YEARS AND GAVE US CONTINUITY, GAVE US A LOT OF CREDIBILITY; AND WE'RE STILL TOGETHER, SEEING THIS THROUGH TO THE END. I THINK THAT TO A GREAT EXTENT, THE FACT THAT WE GAINED SO MUCH RESPECT FROM THE OTHER INSURANCE COMPANIES, FROM THE OTHER PARTIES THAT WE NEGOTIATED WITH, IS OWING TO THE QUALITY OF OUR TEAM.

CLAIRE CARTER: [REDACTED]

[REDACTED] BUT ACCORDING TO JIM GUY TUCKER, WHO HEADS THE METLIFE LEGAL TEAM IN ARKANSAS, METLIFE IS NOT IN IT FOR THE PROFIT.

TUCKER: METROPOLITAN DID NOT COME INTO THE BUSINESS TO LOSE ANY MONEY, BUT IT WAS NOT IN THE BUSINESS TO MAKE THE MONEY. THE IDEA WAS TO DEVELOP A UNIQUE PARTICIPATING SINGLE PREMIUM DEFERRED ANNUITY THAT WOULD ALLOW ALL, SUBSTANTIALLY ALL, GOOD RESULTS THAT CAME FROM INVESTMENT EXPERIENCE TO PASS THROUGH TO THE POLICYHOLDERS, WHILE AT THE SAME TIME GIVING POLICYHOLDERS THE PROTECTION OF THE TREMENDOUS METROPOLITAN LIFE SURPLUS AND FINANCIAL STRENGTH. IT WAS AN IDEAL SITUATION FOR THE POLICYHOLDERS.

MARVIN SCOTT: WHEN WE COME BACK, WE'LL LOOK AT A NEW ERA AT MPL, AND NEWS OF A RECORD GROUP SALE TO CHEVRON. ALL THIS AND MORE IN JUST A MOMENT.

[COMMERCIAL] WE GOT TIRED OF HEARING ABOUT OUR FRIENDS' BRILLIANT INVESTMENTS IN REAL ESTATE. YEAH, SAVING ON TAXES, MY MONEY IS WORKING, THEIR PROPERTY'S GROWING IN VALUE. SO FINALLY WE DID SOMETHING BRILLIANT. WE CALLED OUR CENTURY 21 OFFICE. THEIR INVESTMENT PROFESSIONAL KNEW ALL THE ROPES, AND GUESS WHAT? WE'RE SAVING ON TAXES, OUR MONEY IS WORKING, OUR PROPERTY IS GROWING IN VALUE. ALL YOU'VE GOT TO DO IS PICK UP THE PHONE. THE CENTURY 21 REAL ESTATE

CORPORATION. A MEMBER OF THE METROPOLITAN LIFE FAMILY OF COMPANIES.

[COMMERCIAL/LYRICS] WHEN YOU LEND A HELPING HAND, YOU GIVE YOURSELF AWAY. BECOMING SOMETHING SO MUCH MORE THAN WORDS COULD EVER SAY.

JOHN DENVER: THIS IS JOHN DENVER, ASKING YOU TO MAKE YOUR UNITED WAY PLEDGE NOW. BECAUSE THANKS TO YOU, IT WORKS FOR ALL OF US, THE UNITED WAY.

[LYRICS] WON'T YOU GIVE TODAY THE UNITED WAY? BRING HAPPINESS AGAIN.

MARVIN SCOTT: THERE'S A NEW FACE AT MPL, AND IT SIGNIFIES A NEW ERA. LYN BROWN FILES THIS REPORT.

LYN BROWN: 1985 WAS A DISAPPOINTING YEAR FOR METROPOLITAN PROPERTY AND LIABILITY INSURANCE COMPANY. ITS LOSSES WERE NOT UNIQUE, THOUGH. AS THE PROPERTY AND CASUALTY INDUSTRIES CONTINUE TO STRUGGLE UNDER HIGHLY ADVERSE CIRCUMSTANCES. BUT CONDITIONS IN 1986 AND BEYOND ARE EXPECTED TO IMPROVE.

LYN BROWN: IN PENNSYLVANIA, MPL THREATENED TO STOP SELLING CAR INSURANCE BECAUSE OF SUBSTANTIAL LOSSES. AFTER NEGOTIATIONS, HOWEVER, WITH THE STATE INSURANCE COMMISSION, IT SETTLED ON AUTO INSURANCE RATES THAT AVERAGED A 35 TO 50 PERCENT HIGHER ACROSS PENNSYLVANIA. RATES, HOWEVER, ARE STILL BELOW THOSE FOR ASSIGNED RISK. ALSO, ON THE BRIGHTER SIDE, CLAIM COUNTS ARE DOWN. HOMEOWNERS SALES ARE UP, PROVIDING NEW OPPORTUNITIES TO SELL OTHER PRODUCT LINES. MPL'S BUSINESS IS GETTING BETTER AS IT CONTINUES DEVELOPING AND MARKETING NEW COMPETITIVELY PRICED QUALITY PRODUCTS.

GUIDING THIS TURNAROUND IS MPL'S NEW PRESIDENT AND CEO. THEODORE RUPLEY WHO LEFT ALLSTATE AFTER 21 YEARS AND JOINED METROPOLITAN IN JANUARY. RUPLEY IS SPEARHEADING A NEW SPIRIT OF CONFIDENCE AT MPL, AND EVERY EMPLOYEE HAS A STAKE IN A LONG-TERM PLAN FOR PROFITABILITY. DURING A RECENT INTERVIEW FOR THE PERSONAL INSURANCE VIDEO, METRO NEWS, HE TALKED ABOUT HIS NEW RESPONSIBILITIES.

RUPLEY: METROPOLITAN IS A VERY STRONG COMPANY FINANCIALLY AND HIGH LEVELS OF INTEGRITY, SO IT WAS AN EASY DECISION TO MAKE JOINING A COMPANY WITH SUCH A FANTASTIC REPUTATION. JOINING MPL WAS A WONDERFUL OPPORTUNITY ALSO BECAUSE A LOT NEEDS TO BE DONE, AND IT'S A YOUNG COMPANY THAT'S GROWING AND NEEDS A RENEWED VISION AND SOME EXCITEMENT AND SPIRIT AND COMMITMENT, AND I'M GLAD TO BE PART OF THAT. I HOPE I CAN ADD A LOT TO IT IN THE COMING MONTHS AND YEARS.

LYNN BROWN: LYNN BROWN, REPORTING FROM METLIFE NEWS.

CLAIRE CARTER: IN MID-MARCH A LONG SHOT PAID OFF BIG FOR METROPOLITAN LIFE. THE WESTERN ZONE SAN FRANCISCO GROUP OFFICE SOLD A RECORD \$6.5 BILLION OF GROUP LIFE INSURANCE ON 79,000 EMPLOYEES OF THE GIANT CHEVRON CORPORATION. THE PACKAGE ALSO PROVIDES MEDICAL COVERAGE FOR 62,000 PEOPLE. THE CHEVRON CORPORATION IS AN INTEGRATED OIL COMPANY WITH OPERATIONS IN THE UNITED STATES AND MORE THAN 80 COUNTRIES. CHEVRON IS ONE OF THE TEN LARGEST U.S. INDUSTRIAL COMPANIES, WITH TOTAL ASSETS OF \$38.9 BILLION.

2. [REDACTED] BUT WHEN IT WAS ALL OVER, DEKE WELCH, A KEY PLAYER ON THE WESTERN TEAM, SAID ITS PRESENTATION BLEW AWAY THE COMPETITION.

WELCH: IT REALLY WAS A TEAM EFFORT. WE ASSEMBLED A GROUP OF ABOUT 10 PEOPLE IN THE WESTERN GROUP OPERATIONS IN SAN FRANCISCO. WE MET ALMOST EVERY DAY FOR A MONTH, AND FORTUNATELY, THINGS CAME TOGETHER JUST RIGHT FROM START TO FINISH. WHEN WE GOT THROUGH AND WERE AWARDED THE BUSINESS, WE KNEW ONE THING FOR SURE: IT WASN'T LUCK.

MARVIN SCOTT: AT METROPOLITAN, A PENNY SAVED COULD WELL BECOME A PENNY EARNED. HERE'S BILL HARTLEY WITH THE DOLLARS AND CENTS OF IT.

BILL HARTLEY: THERE'S A CRISP NEW IDEA AT METLIFE: THE COST REDUCTION

INCENTIVE SHARING PROGRAM. HERE'S HOW IT WORKS. SAY YOU'RE A METLIFE EMPLOYEE EARNING \$25,000. IF THE COMPANY AS A WHOLE COMES IN ONE PERCENT, TWO PERCENT, OR THREE PERCENT UNDER ITS 1986 PROJECTED BUDGET, YOU WILL RECEIVE A LUMP SUM PAYMENT OF 250, 500 OR 750 DOLLARS, RESPECTIVELY. AND IF YOUR DEPARTMENT ACHIEVES SAVINGS BEYOND THE CORPORATE AVERAGE, YOU WILL BE ELIGIBLE TO RECEIVE UP TO AN ADDITIONAL 50 PERCENT OF THAT LUMP SUM PAYMENT. NOW, HERE'S A LOOK AT A FEW OF THE CRISP IDEAS ALREADY BEING IMPLEMENTED BY THE FOLKS AT ONE MADISON AVENUE.

NANCY LINK: I KNOW THE PEOPLE I WORK WITH ARE NOW THINKING TWICE BEFORE THEY ASK FOR AN EXTRA SUPPLY OF EVEN SOMETHING AS SMALL AS PENCILS, BECAUSE THEY KNOW NOW THAT EVERY LITTLE BIT HELPS TO SAVE THE COMPANY MONEY.

MICHAEL ZIENTEK: CRISP IS A GOOD IDEA. EVERYONE CAN WIN. THE COMPANY CAN SAVE MONEY, AND YOU CAN MAKE MORE MONEY IN YOUR PAYCHECK.

JEANNIE O'CONNOR: I THINK THE CRISP PROGRAM REALLY IS A FANTASTIC INCENTIVE FOR PEOPLE TO CUT BACK. THERE IS CERTAINLY A LOT OF BRAIN POWER AT METROPOLITAN, AND IF WE ALL PITCH IN, I THINK BY YEAR END WE CAN ALL GET A NICE LITTLE CHECK.

ISHMAEL ANGLADA: I'VE GOT SOME GOOD NEWS TO TELL YOU ABOUT THE CRISP BUDGET PROGRAM. IF YOU SAVE THE COMPANY MONEY, YOU WILL GET MONEY IN RETURN. AND I THINK IT'S A GREAT IDEA.

TED BORTER: IT IS A PROGRAM THAT SHOWS THAT THE CMO IS WILLING TO PUT THEIR MONEY WHERE THEIR MOUTH IS AND REWARD EMPLOYEES FOR CONTROLLING EXPENSES.

JAYNEE SCARVAGLIONE: MY OFFICE IS INVOLVED IN REDUCING COSTS BY CUTTING BACK ON SEEMINGLY SMALL EXPENSES, WHICH WE FEEL CAN MAKE A BIG DIFFERENCE IF CARRIED OUT THROUGHOUT THE COMPANY. SOME OF THE COST SAVINGS INVOLVE DECREASING PERSONAL PHONE CALLS AND MAKING SURE THE COPIER AND LIGHTS ARE TURNED OFF AT NIGHT BEFORE WE LEAVE.

BILL HARTLEY: THERE'S A CRISP, BOLD QUALITY PROGRAM UNDERWAY AT METLIFE, AND IT'S ONE IN WHICH EVERYBODY WINS. THIS IS BILL HARTLEY REPORTING FOR METLIFE NEWS.

[COMMERCIAL] EVEN WHILE YOU'RE JUST SITTING THERE, YOUR HOME IS PROBABLY BECOMING MORE AND MORE VALUABLE. THAT'S WHY METROPOLITAN OFFERS AN OPTION ON HOMEOWNERS INSURANCE THAT AUTOMATICALLY INCREASES YOUR COVERAGE TO KEEP PACE WITH RISING HOME VALUES. SO YOU CAN RELAX WITH THE KNOWLEDGE THAT YOU'RE ALWAYS FULLY PROTECTED, AND YOU'LL GET A FAIR SETTLEMENT FROM METROPOLITAN. GET MET. IT PAYS

MARVIN SCOTT: THERE'S A GAME AT METLIFE THAT COMBINES PUBLIC RELATIONS SAVVY, COMMUNITY SERVICE, AND LOTS OF SPIRIT. JEFF PYLANT HAS THE SCORE.

JEFF PYLANT: PLAYING BALL WITH LOCAL SPORTS TEAMS IS PART OF METROPOLITAN'S PUBLIC RELATIONS PHILOSOPHY AND IT'S THE ONLY GAME IN TOWN WHERE EVERYBODY WINS. SPORTS, IT SEEMS, TOUCH ALL THE BASES WHEN IT COMES TO COMMUNITY AFFAIRS. METLIFE KICKED OFF AND SCORED WITH ITS EARLY SPONSORSHIP OF SOCCER GAMES. THAT EVENTUALLY LED TO AN INVOLVEMENT IN TENNIS, GOLF, BASKETBALL, AND BASEBALL. AND SHEA STADIUM, THE HOME OF THE NEW YORK METS, IS WHERE METROPOLITAN SENT SCORES OF UNDERPRIVILEGED CITY KIDS FROM THE NEW YORK AREA. THE KIDS GOT TO PARTICIPATE IN A BASEBALL CLINIC BEFORE GAME TIME. HOW'D THEY FEEL ABOUT MEETING SOME OF THEIR FAVORITE ATHLETES?

CHILD #1: IT FEELS GOOD. YOU KNOW, USUALLY I'LL BE HOME WATCHING IT. I NEVER THOUGHT I'D COME OUT HERE AND BE ON THE FIELD.

CHILD #2: A NICE DAY OVER HERE. BIG EXPERIENCE WITH THE METS.

HOWARD JOHNSON: I LIKE TO DO IT, AND I LIKE TO GET AROUND THE KIDS AND SEE



WHAT IT'S LIKE. THESE KIDS ARE GOOD ATHLETES. I ALREADY SAW A LOT OF GOOD ARMS OUT THERE.

JEFF PYLANT: AFTER A GRUELING WORKOUT AND ALL THE DAY'S EXCITEMENT, LUNCH WAS PROVIDED BY METLIFE AND UH UMMM -- IT SEEMED TO SLIDE DOWN EASILY. AS GAME TIME APPROACHED AND THE EXCITEMENT WAS BUILDING, SOME FAMILIAR METROPOLITAN FACES MADE THE ROUNDS. SNOOPY TOOK TIME OFF FOR THIS BALL GAME, AND STU NAGLER, SENIOR EXECUTIVE, VICE PRESIDENT, MADE HIS PITCH, TO THE CATCHER THIS TIME.

STU NAGLER: PUTTING TOGETHER THIS KIND OF PROGRAM TAKES A LOT OF HARD WORK. BUT AS IVAR QUIGLEY, MANAGER OF SPORTS PROGRAM SAYS:

IRA QUIGLEY: FOR ME, IT'S A LABOR OF LOVE. AND WORKING AS I AM FOR METROPOLITAN FOR THE PAST 30 YEARS, THIS IS PROBABLY THE BEST JOB THAT I COULD POSSIBLY ENJOY.

JEFF PYLANT: THIS GRAND SLAM EFFORT RESULTED IN A WINNING FINAL SCORE: 100 HAPPY KIDS AND METLIFE RECOGNIZED FOR GIVING BACK TO THE COMMUNITY IT SERVES. I'M JEFF PYLANT FOR METLIFE ONE NEWS.

[COMMERCIAL] OKAY, EVERYBODY, LET'S GO. GROUP, LIFE, AND HEALTH INSURANCE FROM METROPOLITAN LIFE. I KNOW THEY'RE NUMBER ONE IN GROUP LIFE INSURANCE AND THE LEADER IN GROUP HEALTH INSURANCE, BUT I

'M JUST A MANAGER OF A LITTLE BALL CLUB. MAYBE MY GROUP SHOULD BECOME -- I HAVE THE STRANGEST FEELING I JUST DID SOMETHING RIGHT. GET MET. IT PAYS.

CLAIRE CARTER: FIVE YEARS AGO, ALZHEIMER'S DISEASE WAS A SILENT EPIDEMIC, BUT IT IS NOW THE FIFTH MOST FEARED DISEASE IN AMERICA. ANN SOWERS HAS THIS REPORT.

ANN SOWERS: THE SYMPTOMS AND STATISTICS OF ALZHEIMER'S DISEASE ARE BECOMING FRIGHTENINGLY CLEAR. TWO AND A HALF MILLION AMERICANS SUFFER THE IRREVERSIBLE MEMORY LOSS, DISORIENTATION, AND PERSONALITY CHANGES THAT ACCOMPANY THE DISEASE. OVER 100,000 OF THEM DIE EACH YEAR. AND RESEARCHERS STILL DON'T KNOW HOW TO TREAT ALZHEIMER'S OR EVEN WHAT CAUSES IT.

TED LEVINE: IT'S A PROGRESSIVE BRAIN DISORDER THAT AFFECTS PEOPLE'S MEMORY, THEIR INTELLECTUAL FUNCTIONING, THEIR JUDGMENT, AND THEIR INSIGHT.

ANN SOWERS: ONE OF THE BEST KNOWN PEOPLE TO BE STRICKEN WITH ALZHEIMER'S IS FILM STAR, RITA HAYWORTH. HER BATTLE WITH THE DISEASE HAS BECOME A RALLYING POINT OF SORTS, THANKS TO HER DAUGHTER, PRINCESS YASMIN AGA KHAN.

PRINCESS YASMIN: I AM AN UNWILLING WITNESS TO MY MOTHER'S SLOW DETERIORATION. I AM BUT ONE OUT OF TEN, MAYBE 15 MILLION AFFECTED FAMILY MEMBERS. UNFORTUNATELY, THE NUMBERS ARE GROWING AND THE DEVASTATION IS SPREADING.

JOHN CREEDON: IT ROBS PEOPLE OF THEIR MEMORIES. IT TAKES AWAY THE PLEASURE OF REMEMBERING GOOD THINGS THAT HAPPENED, AND IT TAKES IT AWAY IN MOST INSTANCES DURING THE TIME WHEN PEOPLE SHOULD BE HAVING THEIR GOLDEN YEARS.

ANN SOWERS: PRESIDENT JOHN CREEDON AND PRINCESS YASMIN WERE PARTICIPATING IN A METROPOLITAN LIFE FOUNDATION FORUM ON ALZHEIMER'S DISEASE. BOTH POINTED OUT THAT ALZHEIMER'S AFFECTS MORE THAN THE PEOPLE SUFFERING FROM IT. THE FAMILIES ARE ALSO VICTIMS. AS THEIR LOVED ONES BECOME LESS FUNCTIONAL, THEY MUST BECOME MORE RESPONSIBLE. A FILM FUNDED BY THE METROPOLITAN LIFE FOUNDATION ADDRESSES THIS. CARING FAMILIES COPING WITH ALZHEIMER'S DISEASE FOCUSES ON THREE FAMILIES AND HOW THEY DEAL WITH THEIR CHANGING LIVES. THE FILM WAS DEVELOPED BY THE ALZHEIMER'S DISEASE AND RELATED DISORDERS ASSOCIATION, AND PRODUCED BY PHOTOSYNTHESIS PRODUCTIONS.

ANN SOWERS: ONE WAY FAMILIES CAN COPE WITH ALZHEIMER'S DISEASE IS THROUGH PROGRAMS LIKE THIS ONE AT THE INTERNATIONAL CENTER FOR THE DISABLED IN



EDITION OF METLIFE NEWS. MORE INFORMATION ON THESE AND OTHER STORIES IS  
AVAILABLE IN METLIFE PUBLICATIONS, SUCH AS METROPOLITA  
N MAGAZINE, PORTFOLIO, AND GROUP, TO NAME BUT A FEW. I'M MARVIN SCOTT.  
CLAIRE CARTER: AND PLEASE REMEMBER YOUR TERRITORIAL PUBLICATIONS AS  
WELL. I'M CLAIRE CARTER. THANKS SO MUCH FOR WATCHING.  
[END OF TAPE]

??

MLAL 0144957

MLAL 0144957